



Order Filed on August 13, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY (Trenton)
<b>Caption in Compliance with D.N.J. LBR 9004-1</b>
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for Secured Creditor Ditech Financial LLC
In Re:  Norman A. Bells,  Debtor.

Case No.: 18-16832 MBK  
Adv. No.:  
Hearing Date: 7/24/18 @10:00 a.m.  
  
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: August 13, 2018**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtors: Norman A. Bells

Case No.: 18-16832 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, holder of a mortgage on real property located at 613 Latona Avenue, Ewing, NJ, 08618, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Gregory James Corcoran, Esquire, attorney for Debtor, Norman A. Bells, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** the escrow shortage in claim #4 in the amount of \$3,100.58 will be paid outside of the plan over 12 months; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the payment of the shortage shall not be deemed a stay violation;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that claim #4 is hereby reduced to \$125.00, which will be paid in the Debtor's chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Norman A. Bells  
Debtor

Case No. 18-16832-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2018.

db +Norman A. Bells, 609 Greenwood Ave, Trenton, NJ 08609-2105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor New Residential Mortgage LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Gregory James Corcoran on behalf of Debtor Norman A. Bells gcorcoran@mgs-law.com,  
gcorcoran@ecf.inforuptcy.com/kgardiner@mgs-law.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/legerman@rasnj.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6